



Order Filed on April 3, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlon@kmlawgroup.com Attorneys for Secured Creditor New Jersey Housing and Mortgage Finance Agency
In Re: Franchot Persaud, Debtor.

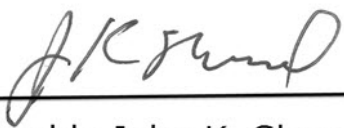
Case No.: 18-31382 JKS
Adv. No.:
Hearing Date: 3/14/19 @ 8:30 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: April 3, 2019



Honorable John K. Sherwood
United States Bankruptcy Court

Page 2

Debtor: Franchot Persaud

Case No.: 18-31382 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, New Jersey Housing and Mortgage Finance Agency, holder of a mortgage on real property located at 86 Howard Street, Irvington, NJ, 07111, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David Jerome Witherspoon, Esquire, attorney for Debtor, Franchot Persaud, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor will pay the arrearage claim of Secured Creditor in full through the plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor will make regular post-petition payments in accordance with the terms of the note, mortgage, and applicable payment change notices; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to the proof of claim and any payment change notices filed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Parts 4d & 7a of the plan referencing a cram down of this lien are hereby stricken; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Parts 4g & 7c of the plan referencing foreclosure counsel are hereby stricken; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Franchot Persaud
Debtor

Case No. 18-31382-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db +Franchot Persaud, 86 Howard St, Irvington, NJ 07111-3417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

Clifford A. Katz on behalf of Creditor Progressive Credit Union ckatz@platzerlaw.com
David Jerome Witherspoon on behalf of Debtor Franchot Persaud daveslaw321@gmail.com,
prissycatina@yahoo.com

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6